

**Information to identify the case:**

Debtor 1	<u>Jeffrey R. Turner</u>	Social Security number or ITIN	xxx-xx-5412
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Helen L. Turner</u>	Social Security number or ITIN	xxx-xx-2513
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-10625-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey R. Turner

Helen L. Turner  
aka Helen L Maholtz–Turner, fka Helen L  
Maholtz

1/10/23

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jeffrey R. Turner  
Helen L. Turner  
Debtors

Case No. 17-10625-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 4

Date Rcvd: Jan 10, 2023

Form ID: 3180W

Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jeffrey R. Turner, Helen L. Turner, 1736 W 8th Street, Erie, PA 16505-5024
14644951	+ First Bank Branch R, 355 North Bilhen, Troy, NC 27371-2900
14644955	+ JL Walston & Associates, Attn: Bankruptcy, 2609 N Duke St, Ste 501, Durham, NC 27704-3019
14644959	+ Moore County Tax Department, PO Box 457, Carthage, NC 28327-0457
14644961	+ North American Partners in Anesthesia, PO Box 275, Glen Head, NY 11545-0275
14644962	+ North Carolina Department of Revenue, 1500 Pinecroft Rd, Suite 300, Greensboro, NC 27407-3808
14676912	+ Northwest Bank, PO Box 337, Warren PA 16365-0337
14644963	+ Northwest Consumer Dis, 2055 W 8th St, Erie, PA 16505-4741
14644964	+ Northwest Consumer Dis, 3307 Liberty St, Erie, PA 16508-2558
14658054	+ Northwest Consumer Discount Co., P.O. Box 8628, Erie, PA 16505-0628
14644965	++ PENNSYLVANIA ELECTRIC COMPANY, BANKRUPTCY DEPARTMENT, 331 NEWMAN SPRINGS ROAD, BUILDING 3, RED BANK NJ 07701-5688 address filed with court:, Penelec, 5404 Evans Rd, Erie, PA 16509
14644966	+ Saint Vincent Institute, 3530 Peach St. LL1, Erie, PA 16508-2768

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 11 2023 04:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 11 2023 00:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 11 2023 04:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 11 2023 00:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: WFFC2	Jan 11 2023 04:54:00	Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer, PO Box 19657, Irvine, CA 92623-9657
14701920	Email/PDF: bncnotices@becket-lee.com	Jan 11 2023 00:23:10	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14644947	+ EDI: WFNNB.COM	Jan 11 2023 04:54:00	Comenity Bank/Blair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14644949	+ EDI: CMIGROUP.COM	Jan 11 2023 04:54:00	Credit Management, LP, The Offices of Credit Management, LP, Po Box 118288, Carrollton, TX 75011-8288
14644948	+ Email/Text: bdsupport@creditmanagementcompany.com		

District/off: 0315-1

User: auto

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		Jan 11 2023 00:05:00	Credit management Company, PO Box 16346, Pittsburgh, PA 15242-0346
14644950	+ EDI: DISH		
		Jan 11 2023 04:54:00	Dish Network, 9601 S Meridian Blvd, Englewood, CO 80112-5905
14713622	Email/Text: lroland@localfirstbank.com		
		Jan 11 2023 00:04:00	First Bank, P.O. Box 434, Troy, NC 27371
14644952	+ EDI: LCIICSYSTEM		
		Jan 11 2023 04:54:00	IC Systems, Inc, 444 Highway 96 East, St Paul, MN 55127-2557
14644953	EDI: IRS.COM		
		Jan 11 2023 04:54:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14644954	EDI: JEFFERSONCAP.COM		
		Jan 11 2023 04:54:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
14700661	EDI: JEFFERSONCAP.COM		
		Jan 11 2023 04:54:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14644956	+ Email/Text: PBNCNotifications@peritussservices.com		
		Jan 11 2023 00:04:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14724152	+ Email/Text: LC-Bankruptcy-RF@loancare.net		
		Jan 11 2023 00:05:00	Lakeview Loan Servicing, LLC, C/O LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15543681	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Jan 11 2023 00:04:00	Lakeview Loan Servicing, LLC, C/O Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14644957	+ Email/Text: LC-Bankruptcy-RF@loancare.net		
		Jan 11 2023 00:05:00	Loancare Inc, Po Box 8068, Virginia Beach, VA 23450-8068
14644958	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jan 11 2023 00:05:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14711406	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jan 11 2023 00:05:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14644960	+ Email/Text: Bankruptcy@natfuel.com		
		Jan 11 2023 00:05:00	National Fuel, PO BOX 2081, Erie, PA 16512-2081
15433035	EDI: NCDEPREV.COM		
		Jan 11 2023 04:54:00	North Carolina Department of Revenue, Bankruptcy Unit, P.O. Box 1168, Raleigh, NC 27602-1168
14711833	EDI: PRA.COM		
		Jan 11 2023 04:54:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14645050	+ EDI: RECOVERYCORP.COM		
		Jan 11 2023 04:54:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14699853	EDI: Q3G.COM		
		Jan 11 2023 04:54:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14644968	Email/Text: amieg@stcol.com		
		Jan 11 2023 00:04:00	State Collection Service, Inc., PO Box 6250, Madison, WI 53716
14644967	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Jan 11 2023 00:06:00	Select Portfolio Servicing Inc, PO Box 65250, Salt Lake City, UT 84165-0250
14644969	EDI: AISTMBL.COM		
		Jan 11 2023 04:54:00	T-Mobile, PO Box 37380, Albuquerque, NM 87176
14652095	+ EDI: AIS.COM		
		Jan 11 2023 04:54:00	T Mobile/T-Mobile USA Inc, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14644970	+ EDI: VERIZONCOMB.COM		
		Jan 11 2023 04:54:00	Verizon Wireless, 500 Technology Drive, Suite 550, Weldon Springs, MO 63304-2225
14665386	EDI: WFFC2		
		Jan 11 2023 04:54:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. Box 19657, Irvine, CA 92623-9657
14661990	EDI: WFFC2		

District/off: 0315-1

User: auto

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Total Noticed: 44

Jan 11 2023 04:54:00

Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer  
S, PO Box 19657, Irvine, CA 92623-9657

14644971 + EDI: WFFC2

Jan 11 2023 04:54:00

Wells Fargo Dealer Services, Attn: Bankruptcy, Po  
Box 19657, Irvine, CA 92623-9657

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC
cr		Lakeview Loan Servicing, LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14644972	*+	Comenity Bank/Blair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14644974	*+	Credit Management, LP, The Offices of Credit Management, LP, Po Box 118288, Carrollton, TX 75011-8288
14644973	*+	Credit management Company, PO Box 16346, Pittsburgh, PA 15242-0346
14644975	*+	Dish Network, 9601 S Meridian Blvd, Englewood, CO 80112-5905
14644976	*+	First Bank Branch R, 355 North Bilhen, Troy, NC 27371-2900
14644977	*+	IC Systems, Inc, 444 Highway 96 East, St Paul, MN 55127-2557
14644978	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14644979	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
14644980	*+	JL Walston & Associates, Attn: Bankruptcy, 2609 N Duke St, Ste 501, Durham, NC 27704-3019
14644981	*+	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14644982	*+	Loancare Inc, Po Box 8068, Virginia Beach, VA 23450-8068
14644983	*+	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14644984	*+	Moore County Tax Department, PO Box 457, Carthage, NC 28327-0457
14644985	*+	National Fuel, PO BOX 2081, Erie, PA 16512-2081
14644986	*+	North American Partners in Anesthesia, PO Box 275, Glen Head, NY 11545-0275
14644987	*+	North Carolina Department of Revenue, 1500 Pinecroft Rd, Suite 300, Greensboro, NC 27407-3808
14644989	*+	Northwest Consumer Dis, 3307 Liberty St, Erie, PA 16508-2558
14644988	*+	Northwest Consumer Dis, 2055 W 8th St, Erie, PA 16505-4741
14644990	*P++	PENNSYLVANIA ELECTRIC COMPANY, BANKRUPTCY DEPARTMENT, 331 NEWMAN SPRINGS ROAD, BUILDING 3, RED BANK NJ 07701-5688, address filed with court:, Penelec, 5404 Evans Rd, Erie, PA 16509
14644993	*P++	STATE COLLECTION SERVICE INC, 2509 S STOUGHTON RD, MADISON WI 53716-3314, address filed with court:, State Collection Service, Inc., PO Box 6250, Madison, WI 53716
14644991	*+	Saint Vincent Institute, 3530 Peach St. LL1, Erie, PA 16508-2768
14644992	*+	Select Portfolio Servicing Inc, PO Box 65250, Salt Lake City, UT 84165-0250
14644994	*P++	T MOBILE, C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901, address filed with court:, T-Mobile, PO Box 37380, Albuquerque, NM 87176
14644995	*+	Verizon WIREless, 500 Technology Drive, Suite 550, Weldon Springs, MO 63304-2225
14644996	*+	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 2 Undeliverable, 26 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2023

Signature: /s/Gustava Winters

District/off: 0315-1

User: auto

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2023 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Lakeview Loan Servicing LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor Lakeview Loan Servicing LLC ecfmail@mwc-law.com
Daniel Philip Jones	on behalf of Creditor Lakeview Loan Servicing LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com
Marisa Myers Cohen	on behalf of Creditor Lakeview Loan Servicing LLC ecfmail@mwc-law.com, mcohen@mwc-law.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Debtor Jeffrey R. Turner rebeka@seelingerlaw.com
Rebeka Seelinger	on behalf of Joint Debtor Helen L. Turner rebeka@seelingerlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 9